

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.: 10/824,290 Confirmation No.: 6053  
Applicant(s): C. Todd Praisner  
Filed: April 14, 2004  
Art Unit: 3696  
Examiner: Mohammed Z. Shaikh  
Title: METHOD AND SYSTEM FOR PUSHING CREDIT PAYMENTS AS BUYER  
INITIATED TRANSACTIONS

Docket No.: 1606US1.14033.123  
Customer No.: 69,603

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

REQUEST FOR RECONSIDERATION

Sir:

This paper is being filed in response to the office action mailed July 7, 2009, having a reply due date of October 7, 2009. Applicants believe no fee is due at this time. Should Applicant be mistaken as to the fee, you are authorized to charge deposit account 13-4365 for the shortfall, or credit said deposit account for any overpayment. Reconsideration of the application is respectfully requested in light of the remarks contained herein.

There are no **Amendments to the Claims**.

**Remarks/Arguments** begin on page 2 of this paper.